

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

Jozef Maka
Zofia Maka
Debtor(s)

Case No. 15-03329

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 01/31/2015.
- 2) The plan was confirmed on 03/27/2015.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 04/15/2016.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 02/26/2016, 10/20/2016.
- 5) The case was dismissed on 12/09/2016.
- 6) Number of months from filing to last payment: 16.
- 7) Number of months case was pending: 27.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$43,000.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$10,550.05
Less amount refunded to debtor	\$8.74

NET RECEIPTS: \$10,541.31

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$2,000.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$451.60
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$2,451.60

Attorney fees paid and disclosed by debtor: \$2,000.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
CAVALRY SPV I LLC	Unsecured	715.00	715.31	715.31	0.00	0.00
CAVALRY SPV I LLC	Unsecured	448.00	448.14	448.14	0.00	0.00
CAVALRY SPV I LLC	Unsecured	485.00	455.00	455.00	0.00	0.00
CREDITORS DISCOUNT & AUDIT	Unsecured	1,751.00	2,039.00	2,039.00	0.00	0.00
JH PORTFOLIO DEBT EQUITIES LLC	Unsecured	3,162.00	3,239.82	3,239.82	0.00	0.00
JH PORTFOLIO DEBT EQUITIES LLC	Unsecured	NA	769.31	769.31	0.00	0.00
MIDLAND FUNDING LLC	Unsecured	217.00	216.63	216.63	0.00	0.00
MIDLAND FUNDING LLC	Unsecured	6,601.00	5,339.74	5,339.74	0.00	0.00
PNC BANK	Secured	0.00	0.00	0.00	0.00	0.00
PNC BANK	Secured	213.58	213.58	213.58	65.60	0.00
PNC BANK NATIONAL ASSOC	Secured	0.00	0.00	0.00	0.00	0.00
PNC BANK NATIONAL ASSOC	Secured	23,057.10	8,024.11	8,024.11	8,024.11	0.00
ABILITY RECOVERY SERVICES/PEN	Unsecured	1,534.00	NA	NA	0.00	0.00
ABILITY RECOVERY SERVICES/EME	Unsecured	991.00	NA	NA	0.00	0.00
REGIONAL RECOVERY SERVICES/B	Unsecured	134.00	NA	NA	0.00	0.00
CDA/PONTIAC/PARKVIEW ORTHOPE	Unsecured	288.00	NA	NA	0.00	0.00
CITY OF LOCKPORT	Unsecured	1.00	NA	NA	0.00	0.00
CREDITORS COLLECTION BUREAU//	Unsecured	133.00	NA	NA	0.00	0.00
DISCOVER FINANCIAL SERVICES	Unsecured	3,165.00	NA	NA	0.00	0.00
AT&T/ENHANCED RECOVERY CORP	Unsecured	98.00	NA	NA	0.00	0.00
HOMER TOWNSHIP FIRE PROTECTIO	Unsecured	1,324.25	NA	NA	0.00	0.00
KOHL'S CREDIT	Unsecured	487.00	NA	NA	0.00	0.00
LVNV FUNDING LLC/HSBC BANK NE	Unsecured	871.00	NA	NA	0.00	0.00
MCSI INC/CITY OF CHICAGO HEIGHT	Unsecured	150.00	NA	NA	0.00	0.00
SEARS	Unsecured	1,398.00	NA	NA	0.00	0.00
VISA/MACYS	Unsecured	886.00	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
VISION FINANCIAL SERVICES/SILVEI	Unsecured	581.00	NA	NA	0.00	0.00
WILL COUNTY CLERK	Secured	0.00	0.00	0.00	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$8,237.69	\$8,089.71	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$8,237.69	\$8,089.71	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$13,222.95	\$0.00	\$0.00

Disbursements:

Expenses of Administration	<u>\$2,451.60</u>	
Disbursements to Creditors	<u>\$8,089.71</u>	
TOTAL DISBURSEMENTS :		<u>\$10,541.31</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 05/04/2017

By: /s/ Glenn Stearns

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.